Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-34.   (Cancelled)

35.   (Previously Presented)   A system for effecting electronic payment for goods or services comprising:

a terminal located at a point-of-sale where monetary consideration is received from or on behalf of an end-user to pre-pay for selected goods or services, the terminal operable to exchange electronic messages with a financial network;

a payment processor in communication with the financial network and including a database associating each of a plurality of intermediary account numbers with at least one corresponding end-user account number, wherein the intermediary account number is different from the end-user account number;

a crediting device in communication with the payment processor and being configured to credit an indicia of monetary value to an intermediary account number associated with the end-user account number in response to receiving a payment message from the point-of-sale terminal; and

an interface device in communication with the payment processor and configured to communicate at least a recharge transaction message to an end-users account with a vendor corresponding to the intermediary account number.

36.   (Previously Presented) A system according to claim 35, wherein the terminal located at the point-of-sale comprises an automated teller machine (ATM).

37.   (Previously Presented) A system according to claim 35, wherein the terminal located at the point-of-sale comprises a vending machine.

38.   (Previously Presented) A system according to claim 35, wherein the financial network comprises a card association network.

39.   (Previously Presented) A system according to claim 35, further comprising an acquiring processor configured to communicate messages between the financial network and a plurality of the terminals.

40.   (Currently Amended) A method for effecting payment for telephone services comprising:

        associating an <u>end-user</u> account identifier that represents an end-user's prepaid account maintained by a telecommunications provider with an intermediary account number;

        storing the association in a database coupled to a central payment processor, wherein the association includes information that allows the central payment processor to identify the end-user's prepaid account when presented with the <u>end-user</u> account identifier;

        facilitating a payment transaction between the end-user and a point-of-sale, the payment transaction including receiving a payment from the end-user at the point-of-sale together with the <u>end-user</u> account identifier;

        electronically communicating transaction data including the <u>end-user</u> account identifier, from the point-of-sale to the central payment processor;

        validating the transaction data, in the central payment processor, and transmitting a response to the point-of-sale;

        looking up the intermediary account number associated with the <u>end-user</u> account identifier; and

        sending a message from the central payment processor to the telecommunications provider for loading value into the end-user's associated prepaid account responsive to the payment transaction if the validating step results in approval of the transaction, wherein the message to the telecommunications provider includes the <u>end-user</u> account identifier.

41.   (Previously Presented) A method according to claim 40, wherein said electronically communicating step comprises direct communication between the point-of-sale and the central payment processor.

42.   (Previously Presented) A method according to claim 40, wherein said communicating step comprises communication between the point-of-sale and the central payment processor via a merchant hub.

43.   (Previously Presented) A method according to claim 40, further comprising: designating an
          intermediary bank account; and
          collecting an amount of money equal to the payment, subject to adjustment, from a point-of-sale merchant's bank account into the intermediary bank account by electronic funds transfer.

44.   (Previously Presented) A method according to claim 43, wherein said collecting step is carried out in a batch mode on a daily basis.

45.   (Previously Presented) A method according to claim 43, wherein said collecting step is effecting via the ACH.

46.   (Previously Presented) A method according to claim 43, wherein the telecommunications provider is a prepaid platform operator.

47.   (Previously Presented) A method according to claim 43, further comprising settling the transaction by transferring an amount of money equal to the payment, subject to adjustment, from the intermediary bank account into a telecommunications provider's bank account by electronic funds transfer.

48.   (Previously Presented) A method for effecting payment for goods or services comprising:
          providing a centralized payment processor;
          establishing an intermediary account number in a database that is coupled to the centralized
payment processor;
          associating the intermediary account number with an end-user account identifier that is also
associated with a corresponding vendor;

conducting a payment transaction including receiving a payment together with the end-user account identifier at a point-of-sale;

communicating transaction data from the point-of-sale to the centralized payment processor via a financial network, the transaction data including the end-user account identifier;

in the payment processor, validating the payment transaction data and transmitting a response to the point-of-sale, said response including an indication of approval if the validating step results in approval of the transaction;

in the payment processor, if the validating step results in approval of the transaction, crediting an indicia of monetary value to the associated intermediary account number in response to the payment transaction, wherein the crediting of the monetary value is not associated with the end-user account identifier; and

sending a message to the vendor for loading value into the end-user account responsive to the payment transaction.

49.   (Previously Presented) A method according to claim 48, further comprising issuing a card to the end-user that includes identification of the intermediary account number.

50.   (Cancelled)

51.   (Previously Presented) A method according to 48, wherein the end-user account identifier represents a pre-paid cellular phone account.

52.   (Previously Presented) A method according to claim 48, wherein the end-user's account identifier has an account number corresponding to a valid credit card account number.

53.   (Previously Presented) A method according to claim 52, wherein the valid credit card account number can be presented by the end-user to purchase goods and services.

54.   (Previously Presented) A method according to claim 48, further comprising designating an intermediary bank account and collecting an amount of money equal to the payment subject to

adjustment, from the point-of-sale merchant's bank account into the intermediary bank account by electronic funds transfer.

55.   (Previously Presented)   A method according to claim 54, further comprising settling the payment transaction by transferring an amount of money equal to the payment, subject to adjustment, from the intermediary bank account into the vendor's bank account by electronic funds transfer.

56.   (Previously Presented)   A method according to claim 53, wherein the user presents the credit card account number via the Internet, thereby enabling an anonymous purchase of goods or services via the Internet by first making a payment in person at a point-of-sale to load value into the corresponding intermediate account.

57.   (Previously Presented)   A system for effecting electronic payment according to claim 35, wherein the end-user's account identifier has an account number corresponding to a valid credit card account number.

58.   (Previously Presented)   A system for effecting electronic payment according to claim 35, wherein the end-user's account identifier has an account number corresponding to a valid credit card account number to facilitate electronic messaging over existing credit card association networks.

59.   (Previously Presented)   A method for effecting payment according to claim 40, wherein said receiving a payment from the end-user at the point-of-sale includes receiving the payment in the form of cash.

60.   (Previously Presented)   A method for effecting payment according to claim 40, wherein said receiving a payment from the end-user at the point-of-sale includes receiving the payment as a debit card transaction.

61.   (Previously Presented)   A method for effecting payment according to claim 40, wherein said receiving a payment from the end-user at the point-of-sale includes receiving the payment as a credit card transaction.

62.   (Previously Presented)   A method for effecting payment according to claim 40, wherein the point-of-sale is a vending machine.

63.   (Previously Presented)   A method for effecting payment according to claim 40, wherein the point-of-sale is a brick-and-mortar retail merchant site.

64.   (Previously Presented)   A method for effecting payment according to claim 40, wherein the point-of-sale is an automated teller machine (ATM).

65.   (Previously Presented)   A method for effecting payment according to claim 40, wherein said electronically communicating data comprises interaction with an IVR system via a telecommunication system.